

## Health Care For Health Care Workers Workgroup

Thursday, February 28, 2008

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### **Allegiance Life & Health Insurance Company, Inc.**

Your Choice for:

- Superior Service
- Superior Technology
- Superior Cost Management

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## **Introduction**

- The Allegiance Family of Companies
  - Allegiance Life & Health Insurance Company, Inc
  - Allegiance Benefit Plan Management, Inc.
  - Allegiance Cobra Services
  - Allegiance Provider Direct
  - Allegiance Re
  - Allegiance Insurance Services
  - Starpoint Healthcare
- Working together for you



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## Why choose Allegiance

*Through our Contract Administrator (ABPM)*

- Superior Service**
  - Complete flexibility
  - Best in class customer service
  - Highly accurate and quick claims payment
- Superior Technology**
  - Image-based
  - Expert (highly programmable)
  - Fully integrated
- Superior Cost Management**
  - Lower prices
  - Lower utilization




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## Why choose Allegiance

*Through our Contract Administrator (ABPM)*

- As your Carrier we**
  - Pay claims quickly and accurately
  - Answer calls professionally and courteously
- As your cost management partner we**
  - Model your experience
  - Identify current and emerging risks
  - Intervene to reduce costs
  - Assist your employees through the health care maze
  - Help you manage your costs
  - Help you provide the best benefits at the lowest costs

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## Superior Service

*Through our Contract Administrator (ABPM)*

Number of Employees	208
Medical Employee Lives	51,000+
Medical Member Lives	123,000+
Unique Employee Lives	90,000+
Number of EOB's issued Annually	1 Million +
Annual Medical Claims Paid	\$207 Million+

Established	1981
Management Team	Avg. 12 years
Industry Affiliations	SPBA, SIA, ABC



UR / CM / DM Lives	37,000+
Registered Nurses	9
Medical Director	1

Office Locations: (Missoula, Helena, Billings, MT) (Portland, OR)

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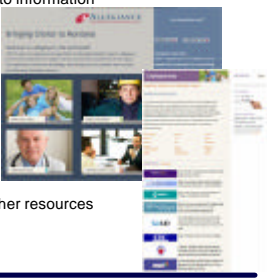
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## Superior Technology

Through our Contract Administrator (ABPM)

- 24/7 Web- or IVR-based access to information
- Completely secure access
- Participant & employer access
  - Forms & plan document
  - Customer service contact
  - Claim status
    - Deductibles
    - Out of pocket accumulators
  - Eligibility record
    - Online enrollment, changes, etc.
- Provider access
  - Eligibility verification
  - Claims status
- Links to PPO network, PBM & other resources
  - Online directory



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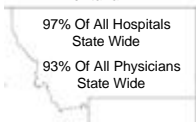
## Superior Cost Management

Through our Contract Administrator (ABPM)


**Montana**

97% Of All Hospitals  
State Wide

93% Of All Physicians  
State Wide



**National Wrap  
(Great West Life & Multiplan)**



- Customized PPO approach focused on lowest **NET** cost available in geographical areas
- Access to over 1,800 PPO options:
  - Superior national PPOs
  - "Centers of Excellence"
    - Transplant networks
    - Cancer Networks
- Access to "wrap" networks on out-of-network claims
- Discounts meet or beat any other discounts available

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## Thank You for your time.

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